

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Debtors

In Re:

PHILIP J. & SHEILA A. FINAMORE,  
  
Debtors.

Case No.: 16-24398

Judge: JNP

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by PNC Bank, N.A.,  
creditor,

A hearing has been scheduled for March 14, 2017, at 10:00 am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☒ Payments have been made in the amount of \$ 5,901.77, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: February 22, 2017

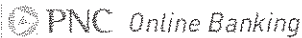
/s/ Philip J. Finamore  
Debtor's Signature

Date: February 22, 2017

/s/ Sheila A. Finamore  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



Mortgage XXX7265

**Current Principal Balance: \$77,147.09**

**Next Payment Due: \$1,950.38**

**Payment Due Date: 03/01/2017**

### Summary

<b>Current Principal Balance:</b>	<b>\$77,147.09</b>
<b>Current Interest Rate:</b>	<b>4.625%</b>
<b>Last Payment:</b>	<b>\$0.00 on 02/22/2017</b>
<b>Next Payment Due*:</b>	<b>\$1,950.38 on 03/01/2017</b>
<b>Principal &amp; Interest:</b>	<b>\$1,234.24</b>
<b>Homeowner's Insurance(s):</b>	<b>\$97.83</b>
<b>Tax(s):</b>	<b>\$0.00</b>
<b>Outstanding Fees</b>	
<b>Other Fees:</b>	<b>\$60.00</b>

### Escrow

<b>Last Escrow Analysis Date:</b>	<b>09/14/2016</b>
<b>Current Escrow Account Balance:</b>	<b>\$1,543.45</b>
<b>Current Escrow Payment:</b>	<b>\$716.14</b>
<b>Projected Escrow Payment:</b>	<b>\$0.00</b>
	<b>(Eff. 09/01/2016)</b>
<b>Homeowners Insurance Company:</b>	<b>99904</b>
<b>Homeowners Insurance Policy Number:</b>	<b>XXXXXXXXXX1173</b>
<b>Homeowners Insurance Policy Expiration Date:</b>	<b>08/04/2017</b>

### Account Summary

<b>Loan Origination Date:</b>	<b>05/05/2009</b>
<b>Original Loan Amount:</b>	<b>\$160,000.00</b>
<b>Maturity Date:</b>	<b>06/01/2024</b>
<b>Year to Date Totals</b>	
<b>Principal Paid:</b>	<b>\$3,711.78</b>
<b>Interest Paid:</b>	<b>\$1,225.18</b>
<b>Property Taxes Paid:</b>	<b>\$1,854.94</b>
<b>Hazard Insurance Paid:</b>	<b>\$0.00</b>
<b>Mortgage Insurance Premium Paid:</b>	<b>\$0.00</b>

### Additional Information

<b>Nickname:</b>	<b>None</b>
<b>Property Address:</b>	<b>20BOOTHBY DR MOUNT LAUREL, NJ 08054-0000</b>

Homeowners Insurance Annual Premium: \$1,174.00

City Tax Payee: null

City Tax ID: XXXXXXXXXXXXXXX0000

City First Installment Due: 04/01/2017

City Second Installment Due: 07/01/2017

### Taxes & Interest

Property Taxes Paid YTD: \$1,854.94

Property Taxes Paid Last Year:

Interest Paid YTD: \$1,225.18

Interest Paid Last Year: \$3,316.54

### Payment Details

Show 10 entries

Search

Date	Description	Amount	Principal	Interest	Escrow	Other
02/22/2017	PAYMENT APPLIED	-	\$933.31	\$300.93	\$716.14	-
02/22/2017	PAYMENT APPLIED	-	\$929.72	\$304.52	\$716.14	-
02/22/2017	ESCROW ADVANCE REFUND	-	-	-	-\$604.97	-
02/22/2017	PAYMENT APPLIED	-	\$926.15	\$308.09	\$716.14	-
						\$5,851.14
02/21/2017	PAYMENT APPLIED	\$5,901.77	-	-	-	\$5,901.77
01/25/2017	ESCROW ADVANCE REFUND	-	-	-	-\$716.14	-
01/25/2017	PAYMENT APPLIED	-	\$922.60	\$311.64	\$716.14	-
						\$1,950.38
01/24/2017	PAYMENT APPLIED	\$1,950.38	-	-	-	\$1,950.38
01/19/2017	ESCROW ADVANCE	\$1,321.11	-	-	\$1,321.11	-
01/19/2017	CITY TAX DISBURSEMENT	-\$1,854.94	-	-	-	-
					\$1,854.94	
11/16/2016	ESCROW ADVANCE REFUND	-	-	-	-\$182.31	-
11/16/2016	PAYMENT APPLIED	-	\$919.05	\$315.19	\$716.14	-

						\$1,950.38
11/15/2016	PAYMENT APPLIED	\$1,950.38	-	-	-	\$1,950.38
10/18/2016	ESCROW ADVANCE	\$182.31	-	-	\$182.31	-
10/18/2016	CITY TAX DISBURSEMENT	-\$1,876.55	-	-	\$1,876.55	-
10/11/2016	RETURNED CHECK	-	-\$919.05	-\$315.19	-\$716.14	-\$9.41
10/03/2016	PAYMENT APPLIED	\$1,959.79	\$919.05	\$315.19	\$716.14	\$9.41
09/30/2016	PAYMENT APPLIED	-	\$915.53	\$318.71	\$716.14	-
						\$1,950.38
09/08/2016	PAYMENT APPLIED	\$1,959.75	-	-	-	\$1,959.75
08/09/2016	CITY TAX DISBURSEMENT	-\$1,876.56	-	-	\$1,876.56	-
08/01/2016	HOMEOWNERS INSURANCE DISBURSEMENT	-\$1,182.00	-	-	\$1,182.00	-
08/01/2016	PRINCIPAL REDUCTION	-	\$0.05	-	-	-\$0.05
08/01/2016	PAYMENT APPLIED	-	\$912.01	\$322.23	\$725.51	-
						\$1,959.75
07/29/2016	PAYMENT APPLIED	\$1,959.80	-	-	-	\$1,959.80
07/01/2016	PRINCIPAL REDUCTION	\$0.04	\$0.04	-	-	-
07/01/2016	PAYMENT APPLIED	\$1,959.75	\$908.51	\$325.73	\$725.51	-
06/01/2016	PRINCIPAL REDUCTION	\$0.04	\$0.04	-	-	-
06/01/2016	PAYMENT APPLIED	\$1,959.75	\$905.02	\$329.22	\$725.51	-
05/02/2016	PRINCIPAL REDUCTION	\$0.04	\$0.04	-	-	-
05/02/2016	PAYMENT APPLIED	\$1,959.75	\$901.55	\$332.69	\$725.51	-
04/19/2016	CITY TAX DISBURSEMENT	-\$1,833.31	-	-	\$1,833.31	-
04/01/2016	PRINCIPAL REDUCTION	\$0.03	\$0.03	-	-	-
04/01/2016	PAYMENT APPLIED	\$1,959.75	\$898.08	\$336.16	\$725.51	-
03/03/2016	PRINCIPAL REDUCTION	\$0.04	\$0.04	-	-	-
03/03/2016	PAYMENT APPLIED	\$1,959.75	\$894.64	\$339.60	\$725.51	-
02/04/2016	PRINCIPAL REDUCTION	\$979.94	\$979.94	-	-	-
02/04/2016	PAYMENT APPLIED	\$1,959.75	\$887.44	\$346.80	\$725.51	-
01/26/2016	HOMEOWNERS INSURANCE	-\$1,163.00	-	-	\$1,163.00	-

## DISBURSEMENT

01/20/2016	CITY TAX	-\$1,833.31	-	-	-	-
	DISBURSEMENT				\$1,833.31	-
01/04/2016	PRINCIPAL REDUCTION	\$0.04	\$0.04	-	-	-

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